

**Information to identify the case:**

Debtor 1 **Lynelle E Phillips**  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4782**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **18-20398-GLT**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Lynelle E Phillips

7/25/18

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Lynelle E Phillips  
 Debtor

Case No. 18-20398-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 3  
 Total Noticed: 50

Date Rcvd: Jul 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2018.

db +Lynelle E Phillips, 921 Cedarwood Dr, Pittsburgh, PA 15235-2606  
 14768729 +Celtic Bank/contfinco, 121 Continental Dr Ste 1, Newark, DE 19713-4325  
 14768737 +Comenitybk/a&f, Po Box 182789, Columbus, OH 43218-2789  
 14768741 +Concentricrm, Po Box 550609, Houston, TX 77255-0609  
 14768750 +Lease Rental, 45 Haverhill St, Andover, MA 01810-1499  
 14780033 +Premier Medical Associates, 310 Rodi Road, Suite 250, Pittsburgh, PA 15235-3318  
 14780035 +Specialized Loan Servicing, 8742 Lucent Blvd., Suite 300, Littleton, CO 80129-2386  
 14768764 +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BRCCRAWFORD.COM Jul 26 2018 05:48:00 Rosemary C. Crawford, Crawford McDonald, LLC.,  
 P.O. Box 355, Allison Park, PA 15101-0355  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 26 2018 02:05:00 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14780003 +EDI: BANKAMER.COM Jul 26 2018 05:53:00 Bank Of America, 1800 TAPO CANYON,  
 Simi Valley, CA 93063-6712  
 14768727 +EDI: CAPITALONE.COM Jul 26 2018 05:53:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238  
 14768728 +EDI: WFNNB.COM Jul 26 2018 05:58:00 Cb/talbots, Po Box 182789, Columbus, OH 43218-2789  
 14768730 +EDI: WFNNB.COM Jul 26 2018 05:58:00 Comenity Bank/anntyrl, Po Box 182273,  
 Columbus, OH 43218-2273  
 14768731 +EDI: WFNNB.COM Jul 26 2018 05:58:00 Comenity Bank/express, Po Box 182789,  
 Columbus, OH 43218-2789  
 14768732 +EDI: WFNNB.COM Jul 26 2018 05:58:00 Comenity Bank/goodys, Po Box 182789,  
 Columbus, OH 43218-2789  
 14768733 +EDI: WFNNB.COM Jul 26 2018 05:58:00 Comenity Bank/limited, Po Box 182789,  
 Columbus, OH 43218-2789  
 14768734 +EDI: WFNNB.COM Jul 26 2018 05:58:00 Comenitybank/ny&co, Po Box 182789,  
 Columbus, OH 43218-2789  
 14768735 +EDI: WFNNB.COM Jul 26 2018 05:58:00 Comenitybank/talbots, Po Box 182789,  
 Columbus, OH 43218-2789  
 14768736 +EDI: WFNNB.COM Jul 26 2018 05:58:00 Comenitybank/victoria, Po Box 182789,  
 Columbus, OH 43218-2789  
 14768738 +EDI: WFNNB.COM Jul 26 2018 05:58:00 Comenitybk/bonton, Po Box 182789,  
 Columbus, OH 43218-2789  
 14768739 +EDI: WFNNB.COM Jul 26 2018 05:58:00 Comenitycb/jdwilliams, Po Box 182120,  
 Columbus, OH 43218-2120  
 14768740 +EDI: WFNNB.COM Jul 26 2018 05:58:00 Comenitycb/simplybe, Po Box 182120,  
 Columbus, OH 43218-2120  
 14768742 +EDI: CRFRSTNA.COM Jul 26 2018 05:48:00 Credit First N A, 6275 Eastland Rd,  
 Brookpark, OH 44142-1399  
 14768743 +E-mail/Text: abovay@creditmanagementcompany.com Jul 26 2018 02:05:22 Credit Management Co,  
 2121 Noblestown Rd, Pittsburgh, PA 15205-3956  
 14780021 +EDI: RCSFNBMARIN.COM Jul 26 2018 05:53:00 Credit One Bank, PO Box 98873,  
 Las Vegas, NV 89193-8873  
 14768744 +EDI: RCSFNBMARIN.COM Jul 26 2018 05:53:00 Credit One Bank Na, Po Box 98875,  
 Las Vegas, NV 89193-8875  
 14768745 +EDI: CBSAMERIMARK Jul 26 2018 05:53:00 Dr Leonards/carol Wrig, 1112 7th Ave,  
 Monroe, WI 53566-1364  
 14780024 +EDI: BLUESTEM Jul 26 2018 05:58:00 Fingerhut, 6250 Ridgewood Road,  
 Saint Cloud, MN 56303-0820  
 14768746 +EDI: AMINFOFP.COM Jul 26 2018 05:58:00 First Premier Bank, 601 S Minnesota Ave,  
 Sioux Falls, SD 57104-4868  
 14768747 +EDI: IIC9.COM Jul 26 2018 05:58:00 I C System Inc, Po Box 64378,  
 Saint Paul, MN 55164-0378  
 14768748 +EDI: JEFFERSONCAP.COM Jul 26 2018 05:58:00 Jefferson Capital Syst, 16 Mcleland Rd,  
 Saint Cloud, MN 56303  
 14768749 +EDI: CBSKOHLS.COM Jul 26 2018 05:58:00 Kohls/capone, N56 W 17000 Ridgewood Dr,  
 Menomonee Falls, WI 53051-7096  
 14768751 +EDI: MID8.COM Jul 26 2018 05:58:00 Midland Funding, 2365 Northside Dr Ste 30,  
 San Diego, CA 92108-2709  
 14768752 +EDI: CBS7AVE Jul 26 2018 05:58:00 Montgomery Ward, 1112 7th Ave, Monroe, WI 53566-1364  
 14768753 +E-mail/Text: bnc@nordstrom.com Jul 26 2018 02:04:29 Nordstrom/td Bank Usa,  
 13531 E Caley Ave, Englewood, CO 80111-6504  
 14769264 +EDI: PRA.COM Jul 26 2018 05:58:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14768754 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jul 26 2018 02:19:22 Regional Finance Corp,  
 550 Ohio Pike Unit F, Cincinnati, OH 45255-3472  
 14768755 +EDI: CBS7AVE Jul 26 2018 05:58:00 Swiss Colony, 1112 7th Ave, Monroe, WI 53566-1364  
 14768756 +EDI: RMSC.COM Jul 26 2018 05:53:00 Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015  
 14768757 +EDI: RMSC.COM Jul 26 2018 05:53:00 Syncb/amer Eagle, Po Box 965005,  
 Orlando, FL 32896-5005

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Total Noticed: 50

Date Rcvd: Jul 25, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

14768758	+EDI: RMSC.COM Jul 26 2018 05:53:00	Syncb/chevron, P.o Box 965015, Orlando, FL 32896-5015
14768759	+EDI: RMSC.COM Jul 26 2018 05:53:00	Syncb/gap, Po Box 965005, Orlando, FL 32896-5005
14768760	+EDI: RMSC.COM Jul 26 2018 05:53:00	Syncb/old Navy, Po Box 965005, Orlando, FL 32896-5005
14768761	+EDI: RMSC.COM Jul 26 2018 05:53:00	Syncb/paypal Smart Con, Po Box 965005, Orlando, FL 32896-5005
14768762	+EDI: RMSC.COM Jul 26 2018 05:53:00	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
14768763	+EDI: WTRRNBNK.COM Jul 26 2018 05:58:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
14768765	+EDI: VERIZONCOMB.COM Jul 26 2018 05:53:00	Verizon, Po Box 650584, Dallas, TX 75265-0584
14768766	+EDI: BLUESTEM Jul 26 2018 05:58:00	Webbank/fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
14768767	+EDI: BLUESTEM Jul 26 2018 05:58:00	Webbank/gettington, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 42

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	The Bank of New York Mellon FKA The Bank of New Yo
cr*	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14780004*	++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285 (address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)
14780005*	+Cb/talbots, Po Box 182789, Columbus, OH 43218-2789
14780006*	+Celtic Bank/contfinco, 121 Continental Dr Ste 1, Newark, DE 19713-4325
14780007*	+Comenity Bank/anntylr, Po Box 182273, Columbus, OH 43218-2273
14780008*	+Comenity Bank/express, Po Box 182789, Columbus, OH 43218-2789
14780009*	+Comenity Bank/goodys, Po Box 182789, Columbus, OH 43218-2789
14780010*	+Comenity Bank/limited, Po Box 182789, Columbus, OH 43218-2789
14780011*	+Comenitybank/ny&co, Po Box 182789, Columbus, OH 43218-2789
14780012*	+Comenitybank/talbots, Po Box 182789, Columbus, OH 43218-2789
14780013*	+Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
14780014*	+Comenitybk/a&f, Po Box 182789, Columbus, OH 43218-2789
14780015*	+Comenitybk/bonton, Po Box 182789, Columbus, OH 43218-2789
14780016*	+Comenitycb/jdwilliams, Po Box 182120, Columbus, OH 43218-2120
14780017*	+Comenitycb/simplybe, Po Box 182120, Columbus, OH 43218-2120
14780018*	+Concentricrm, Po Box 550609, Houston, TX 77255-0609
14780019*	+Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399
14780020*	+Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
14780022*	+Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
14780023*	+Dr Leonards/carol Wrig, 1112 7th Ave, Monroe, WI 53566-1364
14780025*	+First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
14780026*	+I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
14780027*	++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999 (address filed with court: Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303)
14780028*	+Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14780029*	+Lease Rental, 45 Haverhill St, Andover, MA 01810-1499
14780030*	+Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
14780031*	+Montgomery Ward, 1112 7th Ave, Monroe, WI 53566-1364
14780032*	+Nordstrom/td Bank Usa, 13531 E Caley Ave, Englewood, CO 80111-6504
14780034*	+Regional Finance Corp, 550 Ohio Pike Unit F, Cincinnati, OH 45255-3472
14780036*	+Swiss Colony, 1112 7th Ave, Monroe, WI 53566-1364
14780037*	+Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
14780038*	+Syncb/amer Eagle, Po Box 965005, Orlando, FL 32896-5005
14780039*	+Syncb/chevron, Po Box 965015, Orlando, FL 32896-5015
14780040*	+Syncb/gap, Po Box 965005, Orlando, FL 32896-5005
14780041*	+Syncb/old Navy, Po Box 965005, Orlando, FL 32896-5005
14780042*	+Syncb/paypal Smart Con, Po Box 965005, Orlando, FL 32896-5005
14780043*	+Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
14780044*	+The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
14780045*	+Verizon, Po Box 650584, Dallas, TX 75265-0584
14780046*	+Webbank/fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
14780047*	+Webbank/gettington, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTALS: 1, \* 41, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: admin  
Form ID: 318

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Total Noticed: 50

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2006-25 bkgroup@kmllawgroup.com  
Lawrence W. Willis on behalf of Debtor Lynelle E Phillips ecf@westernpabankruptcy.com, urfreshstrt@gmail.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com

TOTAL: 4